

OK TO ENTER: /E.B./

I) IN THE SPECIFICATION

Amend the title as follows:

METHOD AND SYSTEM FOR ISSUING, AGGREGATING AND REDEEMING
~~RewardsPoints~~ BASED ON MERCHANT TRANSACTIONS

On page 1, replace the following section:

CROSS-REFERENCE TO OTHER APPLICATIONS

This application is a continuation-in-part application of co-pending application serial number 10/608,736, filed on June 27, 2003, now U.S. Patent No. 6,820,061, which is a continuation of application serial number 09/602,222, filed June 23, 2000, now U.S. Patent No. 6,593,640, which is based on and claims filing priority of co-pending U.S. provisional patent application serial number 60/140,603, filed on June 23, 1999. This application is also related to application 10/835,550 filed on April 28, 2004 and application 10/809,185 filed on March 25, 2004.